

Health Coverage for Young Adults

Enrolling in health coverage is important for people of all ages. If you are under age 26 and need health coverage, Get Covered Illinois has resources that can help make sure you are getting the best coverage and the right amount of financial help.

What kind of health coverage am I eligible for?

Young adults whose parents or guardians have health coverage through the Marketplace or a family health plan through an employer can choose to stay on their parent's plan until they turn 26.

If you are currently enrolled in All Kids, you can keep that plan until you turn 19. You can then apply for coverage through the Marketplace or Medicaid. Other options based on your age and income include:

Your Age	Income and Eligibility
18 and younger	You can apply for Marketplace coverage depending on your income, or your parents' or guardians' income. For example, you can apply for Marketplace coverage if you are a part of a family of four and you, your parents or guardians make more than \$6,320 a month. You will be able to stay on this plan until age 26. You can apply for All Kids coverage depending on your income, or your parents' or guardians' income. For example, you can apply for All Kids coverage if you are a part of a family of four and you, your parents or guardians make less than \$6,320 a month.
19 and older	You can apply for Marketplace coverage if you are no longer dependent on your parents or guardians and make more than \$1,342 a month. You can apply for Medicaid if you make \$1,342 or less a month and are no longer dependent on your parents or guardians.
Under 26 and previously aged out of foster care	You can apply for Medicaid coverage regardless of income if you were in All Kids when you aged out of foster care in Illinois.

What kind of health benefits will I receive?

All Medicaid and Marketplace plans are high quality and include essential health benefits that cover things like doctor visits, prescriptions, emergency services and more. They also cover recommended preventive services like shots and screening tests at no cost to you.





How do I get coverage?

Get Covered Illinois can help you get to the right place to find the best health coverage for your needs and your budget. Visit <u>GetCoveredIllinois.gov</u> to see your options and find information about enrolling in a health plan. If you qualify for Medicaid or All Kids, you can apply year-round. There are also free, inperson professionals to work with you every step of the way. You should bring the following information to apply for health coverage if possible: state issued ID, Social Security card or number, and proof of either your parents' income or your income.

Who can fill out the application for health coverage?

There are a few rules about the application based on your age:

If you are 18 or younger, the application must be signed by the person who claims you as a tax dependent. This is usually a parent or guardian. It can also be signed by a caretaker or relative that you live with. If you are not living with a caretaker or tax-filer, then the application can be signed by either a different guardian, someone who is taking care of you or yourself.

If you are 19 or older, you can fill out the application yourself or have an authorized representative fill it out.

If you are pregnant at any age, you can fill out the application yourself or have an authorized representative fill it out.

What should I know if I am being released from juvenile detention or jail?

If you are being released from Cook County Juvenile Temporary Detention Center, a Juvenile Justice Illinois Youth Center or a county jail, you should work with staff or your family to make sure you qualify and have the necessary documents to apply for health coverage. While you are not able to receive Medicaid or All Kids while you are in detention, you can apply as soon as you are released. You can also reach out to your Probation Officer or Aftercare Specialist if you have questions or need help.